

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

Tony Federico Diaz
Yalissa Diaz
Debtor(s)

Case No. 21-10883-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/02/2021.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/17/2021.
- 6) Number of months from filing or conversion to last payment: 7.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,314.04.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,390.00
Less amount refunded to debtor	\$5,772.30

NET RECEIPTS: **\$617.70**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$617.70
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$617.70**

Attorney fees paid and disclosed by debtor: \$1,487.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	1,597.00	1,597.00	0.00	0.00
AMERICAN HONDA FINANCE CORP	Secured	NA	26,832.37	449.90	0.00	0.00
AMERICAN INFOSOURCE AS AGENT	Unsecured	NA	375.30	375.30	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	12,520.12	12,520.12	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	2,729.95	2,729.95	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	2,660.89	2,660.89	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	11,892.82	11,892.82	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	26,971.25	26,971.25	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	4,987.84	4,987.84	0.00	0.00
CENLAR FSB	Secured	NA	15,022.53	15,022.53	0.00	0.00
CENLAR FSB	Secured	NA	401,905.35	57,162.19	0.00	0.00
CHASE BANK USA NA	Unsecured	NA	5,462.46	5,462.46	0.00	0.00
CHASE BANK USA NA	Unsecured	NA	4,917.65	4,917.65	0.00	0.00
CITY OF ALLENTOWN	Secured	NA	2,974.28	2,974.28	0.00	0.00
CITY OF ALLENTOWN	Priority	NA	216.00	216.00	0.00	0.00
CITY OF ALLENTOWN	Unsecured	NA	35.00	35.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	2,800.56	2,800.56	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	4,251.87	4,251.87	0.00	0.00
MET-ED FIRST ENERGY COMPANY	Unsecured	NA	5,362.44	5,362.44	0.00	0.00
PA DEPARTMENT OF REVENUE	Secured	NA	2,358.00	2,358.00	0.00	0.00
PA DEPARTMENT OF REVENUE	Priority	NA	6,407.47	6,407.47	0.00	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	474.99	474.99	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	632.91	632.91	0.00	0.00
QUANTAUM3 GROUP LLC AS AGENT	Unsecured	NA	2,190.15	2,190.15	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	2,988.76	2,988.76	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	NA	19,301.62	431.37	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	NA	4,131.52	4,131.52	0.00	0.00
UNITED STATES TREASURY (IRS)	Secured	NA	24,525.86	24,525.86	0.00	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	575.74	575.74	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	10,032.61	10,032.61	0.00	0.00
WEST CREEK FINANCIAL	Unsecured	NA	275.37	275.37	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WORLD BUSINESS LENDERS, LLC	Unsecured	NA	160,752.42	160,752.42	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$57,162.19	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$45,761.94	\$0.00	\$0.00
TOTAL SECURED:	\$102,924.13	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,754.99	\$0.00	\$0.00
TOTAL PRIORITY:	\$10,754.99	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$264,488.10	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$617.70</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$617.70</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/25/2022

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.